

**United States Bankruptcy Court**

Middle District of Pennsylvania

**Case No. 5:04-bk-53262-JJT**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Mary E Peters  
aka Mary E Slamas  
1335 Morgan Highway  
Clarks Summit, Pa 18411

Social Security No.:

xxx-xx-9972

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/11/04



United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**BAE SYSTEMS**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0314-5  
Case: 04-53262

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 10

Date Rcvd: Oct 11, 2004

The following entities were served by first class mail on Oct 14, 2004.  
db +Mary E Peters, 1335 Morgan Highway, Clarks Summit, Pa 18411-9503  
tr +Mark J. Conway (Trustee), 502 South Blakely Street, Dunmore, PA 18512-2237  
1968247 Citibank, P.O. Box 8117, S. Hackensack, NJ 07606-8117  
1968252 Fidelity Deposit & Discount Bank, Blakely & Drinker Streets, Dunmore, PA 18512  
1968250 GM Card, P.O. Box 88000, Baltimore, MD 21288-3000  
1968249 PNC Bank, P.O. Box 15137, Wilmington, DE 19886-5137  
1986604 Volvo Car Finance North America, PO Box 371395, Pittsburgh, PA 15250-7395

The following entities were served by electronic transmission on Oct 11, 2004 and receipt of the transmission was confirmed on:

1968246 EDI: AMEREXPR.COM Oct 11 2004 20:07:00 American Express, P.O. Box 360002,  
Ft. Lauderdale, FL 33336-0002  
1968245 +EDI: CAPITALONE.COM Oct 11 2004 20:08:00 Capital One Bank, P.O. Box 85147,  
Richmond, VA 23276-0001  
1968247 EDI: CITICORP.COM Oct 11 2004 20:08:00 Citibank, P.O. Box 8117,  
S. Hackensack, NJ 07606-8117  
1968251 EDI: FUNB.COM Oct 11 2004 20:08:00 Wachovia Bank, P.O. Box 96074, Charlotte, NC 28296-0074  
TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
1968248\* Citibank, P.O. Box 8117, S. Hackensack, NJ 07606-8117

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2004

Signature:

